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June 18, 2001

ATTORNEY DOCKET NO. 05793.3038-00000
CUSTOMER NO. 22,852

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application

Title: METHOD AND SYSTEM FOR OFFERING FINANCIAL
PRODUCTS BASED ON A CUSTOMER'S DETERMINED LIFE
STATUS

Inventors: Colleen C. Lubking, John N. Henneberger, Frederick Joel
Mason, Jr., George W. Paslaski, Jr., Sharada Muthusubramanian and
Brian Donohue

Sir:

We enclose the following papers for filing in the United States Patent and
Trademark Office in connection with the above patent application.

1. Application- 27 pages (including title page), including three independent claims
and 30 claims total.
2. Drawings- six sheets of drawings (Figures 1-5B).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial
Corporation.

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5. The filing fee is calculated as follows:

Basic Application Filing Fee					\$710	\$ \$710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	30	-	20	10	x \$18	\$180.00
Independent Claims	3	-	3	0	x \$80	0
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	0
Subtotal						\$ \$890.00
Reduction by 1/2 if small entity						- 0
TOTAL APPLICATION FILING FEE						\$ \$890.00

6. A check for \$930.00 is enclosed. The fee includes:

\$710.00 filing fee;
 \$180.00 additional claims fee; and
 \$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
 Garrett & Dunner, L.L.P.
 1300 I Street, N.W.
 Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

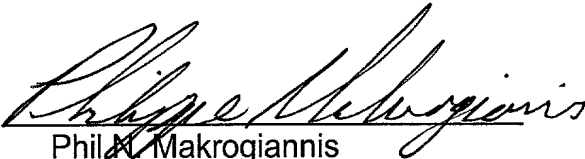
The PTO did not receive the following
 listed item(s) a check for \$890.00

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Assistant Commissioner for Patents
June 18, 2001
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Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Phil M. Makrogiannis
Reg. No. 47,766

PNM:rm
Enclosures

0963304-061304